# Index to Volume 83

*GUIDE TO PAGE REFERENCES IN MONTHLY ISSUES*

| *Issue* | *Text* | *"A" Pages* | | *Issue* | *Text* | *"A" pages* | |
|---|---|---|---|---|---|---|---|
| | | | *Index to tables* | | | | *Index to tables* |
| January | 1– 66 | 1–76 | 66 | July | 543– 640 | 1–76 | 66 |
| February | 67–172 | 1–86 | 76 | August | 641– 706 | 1–78 | 68 |
| March | 173–226 | 1–74 | 64 | September | 707– 796 | 1–90 | 80 |
| April | 227–356 | 1–74 | 64 | October | 797– 858 | 1–80 | 70 |
| May | 357–464 | 1–86 | 76 | November | 859– 946 | 1–86 | 76 |
| June | 465–542 | 1–76 | 64 | December | 947–1038 | 1–88 | 64 |

The "A" pages consist of statistical tables and reference information.

Statistical tables are indexed separately (see p. A64 of this issue).


Pages

ACH service ... 879, 880
Adaptive expectations ... 228, 229
Alexander, Lewis S., appointed Associate Director, Division of International Finance ... 891
Allison, Theodore E., article and statements ... 557–64, 961, 974
Amendment to the Capital Accord, by Basle Committee ... 890
*Annual Report, 83rd, 1996* ... 584
*Annual Report: Budget Review, 1996–97* ... 584
*Annual Statistical Digest, 1990–95* ... 31
Annuities ... 11
Articles
  Changes in distribution of banking offices ... 707–25
  Evaluating international economic policy with the Federal Reserve's global model ... 797–817
  Family finances in the U.S.: Recent evidence from the Survey of Consumer Finances ... 1–24
  Industrial production and capacity utilization: Historical revision and recent developments ... 67–92
  Issuance of Series-1996 $100 Federal Reserve notes: Goals, strategy, and likely results ... 557–64
  Monetary policy reports to the Congress ... 173–87, 641–56
  Open Market Operations during 1996 ... 565–74
  Open Market Operations in the 1990s ... 859–74
  Profits and balance sheet developments at U.S. commercial banks in 1996 ... 465–89
  Role of expections in the FRB/US macroeconomic model ... 227–45
  Survey of finance companies, 1996 ... 543–56
  Treasury and Federal Reserve foreign exchange operations ... 188–91, 490–93, 726–31, 947–52
  U.S. international transactions in 1996 ... 357–67
Asia, currency crisis ... 975–77
Asset holdings of families ... 6–14
Assets and liabilities of banks, revision announcement ... 31
ATMs ... 711, 884
August, James D., article ... 543
Automated clearinghouse transactions ... 879, 880, 979
Automated teller machines ... 711, 884
Automobile leasing ... 888
Availability of Funds and Collection of Checks (Reg. CC) ... 388, 414–27
Avery, Robert B., article ... 707

BALANCE sheet developments, U.S. commercial banks ... 465
Bank for International Settlements ... 767, 973
Bank holding companies (*See also* Commercial banks)
  Amendment to the Capital Accord ... 890

Pages

Bank holding companies—Continued
  Capital requirement for section 20 subsidiaries ... 384
  Index of orders and actions taken by the Board ... 55–58, 337–39, 619, 840–42
  Processing of applications ... 388
  Section 20 subsidiaries ... 205, 381–86, 821
Bank Holding Companies and Change in Bank Control Act (Reg. Y) ... 260, 275–308, 501–34
Bank Holding Company Act of 1956
  Applications approved under
    1867 Western Financial Corporation ... 943
    1st Floyd Bankshares, Inc. ... 163
    1st United Bancorp ... 444, 704
    ABC Bancorp ... 163, 791
    ABC Employee Stock Ownership Plan ... 532
    ABN AMRO Bank N.V., Amsterdam, The Netherlands ... 63, 846
    ABN AMRO Holding, N.V., Amsterdam, The Netherlands ... 63, 846
    ABN AMRO North America, Inc. ... 63, 846
    Adams Bancshares, Inc., Employee Stock Ownership Plan with 401(k) Provision ... 621
    ADBANC, Inc. ... 59
    Affiliated Community Bancorp, Inc. ... 444
    Affiliates Employee Stock Ownership Plan ... 793
    ALBANK Financial Corporation ... 944
    Albrecht Financial Services, Inc. ... 1030
    AliKat Investments, Inc. ... 444
    Allegiant Bancorp, Inc. ... 702
    Amboy Bancorporation ... 1032
    Ameribanc, Inc. ... 217
    AmeriBancShares Inc. ... 444
    AmeriBancShares of Delaware, Inc. ... 444
    AmeriMark Financial Corporation ... 221
    AMFED Financial, Inc. ... 843
    ANB Bancshares, Inc. ... 444
    ANB Nevada Group, Inc. ... 444
    Anderson Financial Group, Inc. ... 941
    Anita Bancorporation ... 62
    Anteilsverwaltung-Zentralsparkasse, Vienna, Austria ... 794
    Antelope Bancshares, Inc. ... 217
    APT Holdings, Inc. ... 845
    Area Bancshares Corporation ... 846
    Arkansas National Bancshares, Inc. ... 344
    Armstrong Financial Co. ... 532
    Arrowhead Capital Corporation ... 445
    Associated Banc-Corp. ... 217
    Banc One Capital Corporation ... 942

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Banc One Corporation ..... 702, 942, 1033
BancFirst Corporation ..... 59, 445
Bancommunity Service Corporation ..... 62
Bancorp Hawaii, Inc. ..... 621
Bancorp of New Glarus, Inc. ..... 700
Bancshares, Inc. ..... 342
Bank Austria AG, Vienna, Austria ..... 62
Bank Austria Aktiengesellschaft, Vienna, Austria ..... 794
Bank Capital Corporation ..... 1030
Bank of Boston Corporation ..... 58, 216, 445
Bank of Elmwood Employee Stock Ownership Plan and Trust ..... 843
Bank of Granite Corporation ..... 942
Bank of Idaho Holding Company ..... 700
Bank of Montreal, Montreal, Canada ..... 942
Bank of Montreal, Toronto, Ontario, Canada ..... 344
Bank of Mulberry Employee Stock Ownership Trust ..... 791
Bank of New York Company, Inc. ..... 59, 217, 341, 1030
Bank of Whitman Employee Stock Ownership Plan ..... 342
Bank West Financial, Inc. ..... 342
Bankmont Financial Corp. ..... 942
BanPonce Corporation ..... 532, 622
BanPonce Financial Corp. ..... 532, 622
Banterra Corp. ..... 843
Barker Brothers, Inc. ..... 218
Barnett Banks, Inc. ..... 447, 532
Bay Bankcorp, Inc. ..... 700
BayBanks, Inc. ..... 445
Bayerische Vereinsbank AG, Munich, Germany ..... 221
BB&T Corporation ..... 702, 845
BB&T Financial Corporation of Virginia ..... 168, 845
BCB Bancorp, Inc. ..... 845
Beaman Bancshares, Inc. ..... 218
Bedford Bancshares, Inc. ..... 700
Bedford Delaware Bancshares, Inc. ..... 700
Bedford Loan and Deposit Bancorp, Inc. ..... 218
BEO Bancorp ..... 1030
Berco, Inc. ..... 59
Berthoud Bancorp Employee Stock Ownership Plan ..... 163
Big Lake Financial Corporation ..... 843
Binger Agency, Inc. ..... 700
Blackhawk Bancorp, Inc. ..... 445
Bloomer Bancshares, Inc. ..... 940
Bluestem Bank Holding Company, L.L.C. ..... 163
Bluestem Development Corporation ..... 59
BNB Bancorp, Inc. ..... 622
BNY Western Trust Company ..... 341
Boatmen's Bank of Southern Missouri ..... 793
BOK Financial Corporation ..... 163, 342
Bolivar Bancshares, Inc. ..... 445
Bonham Financial Services, Inc. ..... 622
BonState Bancshares, Inc. ..... 622
BostonFed Bancorp, Inc. ..... 345
Bremen Bancorp, Inc. ..... 221
Bremer Financial Corporation ..... 219, 447, 844
Brickyard Bancorp, Inc. ..... 342
Bridge View Bancorp ..... 59
Bryan Family Management Trust ..... 843
Bryan-Heritage Limited Partnership ..... 843
BSM Bancorp ..... 342
Buckeye Bancshares, Inc. ..... 342
Buffalo Bancorp, Inc. ..... 940
Buffalo Corp. ..... 940
Cabot Bankshares, Inc. ..... 940
Caisse Nationale de Credit Agricole, Paris, France ..... 703, 845
Calvin B. Taylor Bankshares, Inc. ..... 940
Campello Bancorp ..... 167
Capitol Bancorp, Limited ..... 163, 700
Capitol Bancorporation, Inc. ..... 62
Carlinville National Bank Shares, Inc. ..... 59
Carolina Financial Corporation ..... 163
Carolina First Corporation ..... 625, 942
Castle Creek Capital Partners Fund-I, L.P. ..... 622, 790
Castle Creek Capital, L.L.C. ..... 621, 790
Castle Creek Partners Fund - I, L.P. ..... 621
Cattail Bancshares, Inc. ..... 167
CB&T, Inc. ..... 943

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
CBC Holding Company ..... 342
CBI-Kansas, Inc. ..... 532, 843
CCB Financial Corporation ..... 62, 703
Central Bancompany, Inc. ..... 622, 791
Central Bancshares, Inc. ..... 845
Central Illinois Bancorp, Inc. ..... 791
Central Texas Bankshare Holdings, Inc. ..... 164
Centre 1 Bancorp, Inc. ..... 1030
Century Acquisition Corp. ..... 791
Century Bancorp, Inc. ..... 59, 940
Century Bancorp, MHC ..... 940
Century South Banks, Inc. ..... 791
CH and JD Byrum, L.L.C. ..... 622
Charter Oak Community Bank Corp. ..... 218
Chase Manhattan Corporation ..... 59, 217
ChaseMellon, L.L.C. ..... 625
Citicorp ..... 59, 217
Citizens Bancorp ..... 622
Citizens Bancorp, Inc. ..... 164
Citizens Bancshares Company ..... 845
Citizens Bancshares of Woodville, Inc. ..... 940
Citizens Banking Corporation ..... 621
Citizens Financial Corp. ..... 1030
Citizens Financial Group, Inc. ..... 59, 168, 217
Citizens National Corporation ..... 940
City Bancorp ..... 791
City Holding Company ..... 60, 221
City National Corporation ..... 164
CN Bancorp, Inc. ..... 164
CNB Bancshares, Inc. ..... 164
Coal City Corporation ..... 532
Coastal Bend Bancshares, Inc. ..... 342
CoBancorp, Inc. ..... 221
Colonial BancGroup, Inc. ..... 62, 164, 218, 342, 532, 622, 940, 943
Colorado County Investment Holdings, Inc. ..... 164
Columbus Bancorp, Inc. ..... 164
Comerica Incorporated ..... 62
Commerce Bancorp, Inc. ..... 218
Commerce Bancshares, Inc. ..... 532, 843
Commercial Bancorp, Inc. ..... 843
Commercial Bancshares of Ozark, Inc. ..... 791
Commercial Bancshares Savings and Employee Stock Ownership Plan ..... 622
Commercial BancShares, Inc. ..... 794
Commercial Bancshares, Inc. ..... 622, 940
Commercial Guaranty Bancshares, Inc. ..... 703
Commerzbank Aktiengesellschaft, Frankfurt am Main, Germany ..... 703
Commonwealth Commercial Corporation ..... 62
Community Bancorp of Louisiana, Inc. ..... 445
Community Bankshares, Inc. ..... 533, 700, 843
Community Capital Corporation ..... 341, 699
Community Financial Corp. ..... 533, 700, 940
Community First Bancshares, Inc. ..... 843
Community First Bankshares, Inc. ..... 344, 447, 533, 1030, 1031
Community Holding Company ..... 943
Community National Bancorporation ..... 843
Community National Corporation ..... 1031
Community State Bancshares, Inc. ..... 218
Community Trust Financial Services Corporation ..... 625
Compass Bancorporation of Texas, Inc. ..... 163, 217, 621
Compass Bancshares, Inc. ..... 163, 217, 531, 621, 1030
Compass Banks of Texas, Inc. ..... 163, 217, 621
Concord EFS, Inc. ..... 703
Concordia Capital Corporation ..... 622
Connor Trusts ..... 445
Conrad Company ..... 622
Cortez Investment Co. ..... 1031
Country Bancorporation ..... 622
County Bancorp, Inc. ..... 342
Covenant Bancorp, Inc. ..... 623
CoVest Bancshares, Inc. ..... 791
CPB, Inc. ..... 943
Credit Agricole Group, Paris, France ..... 845
Credit Agricole Indosuez, Paris, France ..... 703
Creditanstalt-Bankverein, Vienna, Austria ..... 447

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Crestar Financial Corporation ... 60, 532, 943
Cullen/Frost Bankers, Inc. ... 164
Cumberland Bancorp, Inc. ... 445, 623
Damen Financial Corporation ... 342
Davis BanCorporation, Inc. ... 791
Dean Financial Services, Inc. ... 940
Decatur First Bank Group, Inc. ... 533
Deerwood Bancshares, Inc. ... 164
Delaware Financial, Inc. ... 533
Dent Bancshares, Inc. ... 60
Destin Bancshares, Inc. ... 60
Deutsche Bank AG, Frankfurt, Germany ... 344, 625
Diboll State Bancshares of Delaware, Inc. ... 164
Diboll State Bancshares, Inc. ... 164
Dresdner Bank, AG, Frankfurt, Germany ... 703
Dunn Investment Co. ... 700
Eagle Bancshares, Inc. ... 445
Eagle Investment Company, Inc. ... 700
East Coast Bank Corporation Employee Stock Ownership Plan Trust ... 218
ECSB Holding Company, Inc. ... 791
Eden Financial Corporation ... 623
Edgar County Banc Shares, Inc. ... 791
Edison Bancshares, Inc. ... 843
Eggemeyer Advisory Corp. ... 621, 790
Emerald Coast Bancshares, Inc. ... 445
Emprise Financial Corporation ... 943
Enterbank Holdings, Inc. ... 791
Ewen Bancshares, Inc. ... 791
Exchange National Bancshares, Inc. ... 1031
F.N.B. Corporation ... 445, 847, 941, 1031
F&M Bancorporation ... 164
F&M Bancorporation, Inc. ... 623, 792
F&M Merger Corporation ... 164, 792
F&M Merger, Inc. ... 623
Fannin Bancorp, Inc. Employee Stock Ownership Plan and Trust ... 700
Farmers State Bank of Fort Morgan, Colorado ESOP ... 700
Farmers State Financial Corporation ... 447
Farmers State Holding Company ... 700
FBA Bancorp, Inc. ... 792
FBIC Subsidiary, Inc. ... 445
FBOP Corporation ... 164, 1031
FCFT, Inc. ... 445
FGBI Acquisition Corp. ... 844
FGH Bancorp, Inc. ... 445
Fifth Third Bancorp ... 703
Fifth Third Bank ... 703
Financial Services of St. Croix Falls ... 700
First & Farmers Bancshares, Inc. ... 218
First American Corporation ... 165
First Baird Bancshares of Delaware, Inc. ... 60, 218
First Baird Bancshares, Inc. ... 60, 218
First Bank Holding Company ... 218
First Bank System, Inc. ... 625
First Centralia Bancshares, Inc. ... 792
First Citizens Bancorp ... 625
First Citizens BancShares, Inc. ... 700
First Citizens Bancshares, Inc., Dyersburg, Tennessee ... 444
First Citizens BancShares, Inc., Raleigh, North Carolina ... 167
First Citizens Corporation ... 445
First Coastal Bancshares ... 623
First Commercial Corporation ... 342, 533, 623, 1031
First Commerce Bancorp, Inc. ... 60
First Eldorado Bancshares, Inc. ... 792
First Equity Corp. ... 445
First Fairland Bancshares, Inc. ... 843
First Federal Savings Bank of Southwest Georgia ... 792
First Financial Bancorp ... 60
First Financial Bancorporation ... 445
First Financial Caribbean Corporation ... 944
First Georgia Community Corp. ... 218
First Interstate BancSystems of Montana ... 167
First Live Oak Bancshares, Inc. ... 218
First Live Oak Delaware Bancshares, Inc. ... 218
First Manistique Corporation ... 60
First Marshall Bancshares, Inc. ... 792

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
First Marshall Delaware Bancshares, Inc. ... 792
First Midwest Bancorp, Inc. ... 843
First Mineola, Inc. ... 165
First National Bancorp of River Falls, Inc. ... 792
First National Bancshares of Gallatin ... 792
First National Bancshares, Inc. ... 845
First National Bank of Julesburg ESOP ... 793
First National Bank of Las Animas ESOP ... 1031
First National Bank Shares, Ltd. ... 843
First National Community Bancorp, Inc. ... 701
First National of Colorado, Inc. ... 59
First National of Nebraska, Inc. ... 59
First National Security Company ... 623
First Pecos Bancshares, Inc. ... 218
First Robinson Financial Corporation ... 623
First SCK Financial Corporation ... 165
First Security Bancorp ... 218
First Security Corporation ... 621
First Security Corporation Employee Stock Ownership Plan ... 623
First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan ... 940
First State Bancorp, Inc. ... 60
First State Bancshares of Blakely, Inc. ... 792
First State Bancshares, Inc. ... 940
First Team Resources Corporation ... 219
First Union Corporation ... 59, 217, 445, 532
First United Bancshares, Inc. ... 792, 1031
First Virginia Banks, Inc. ... 625
First Weatherford Bancshares, Inc. ... 60
Firstbank Corporation ... 700
FirstBank Holding Company of Colorado ... 341, 939
FirstBank Holding Company of Colorado Employee Stock Ownership Plan ... 60, 939
Firstbank of Illinois Co. ... 445, 943
FirstFederal Financial Services Corp ... 704
Firstrust Corporation ... 625
Fishback Financial Corporation ... 625
FJSB Bancshares, Inc. ... 342
Fleet Financial Group, Inc. ... 58, 216
Florida Bancshares, Inc. ... 623
FMB Acquisition Corporation ... 843
FNB Company ... 165
FNB Company of Delaware ... 165
Forrest City Financial Corporation ... 165
Forsyth Bancshares, Inc. ... 165
Frandsen Financial Corporation ... 165
Fredonia State Bankshares, Inc. ... 165
Fremont Bank Corporation ... 446
Fremont of Albuquerque, Inc. ... 446
Front Range Bancshares, Inc. ... 219
FSB Bancorp ... 941
FSB Bancorp, MHC ... 941
Fuji Bank, Limited, Tokyo, Japan ... 167
Fulda Bancorporation, Inc. ... 62
Fulton Financial Corp. ... 792
Fulton Financial Corporation ... 62, 342
FW Financial Inc./First Western Bancorp, Inc. ... 167
G.R. Bancorp, Ltd. ... 60
Gateway Delaware Holding Company, Inc. ... 219
Gateway Holding Company, Inc. ... 219
GBC Bancorp, Inc. ... 623
Generale de Banque, Brussels, Belgium ... 1033
Gideon Bancshares Company ... 792
Glacier Bancorp, Inc. ... 60
GLB Bancorp, Inc. ... 701
Gold Banc Corporation, Inc. ... 701, 941
Governor and Company of the Bank of Ireland, Dublin, Ireland ... 58, 168, 216
Great Basin Financial Corporation ... 165
Griffin General Partner, Inc. ... 1031
Griffin Investments, L.P. ... 1031
Guaranty Bancshares Corporation ... 701
Guaranty Financial Corporation ... 533
Halpain Financial, Ltd. ... 219
Hardin County Bancshares, Inc. ... 943
Harris Bankcorp, Inc. ... 942

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Harris Bankmont, Inc. 942
Harris Financial, Inc. 843
Harris Financial, MHC 843
Harris Trust and Savings Bank 942
Haviland Bancshares, Inc. 165
Hawkins Delaware Financial Corporation 623
Hawkins Financial Corporation 623
HBC Acquisition Sub, Inc. 168
Heartland Bancshares, Inc. 941
Heartland Financial USA, Inc. 167, 342
Hibernia Corporation 792, 844
Hickory Hill Bancshares, Inc. 219
Hickory Hill Delaware Financial Corporation 219
Hoeme Family Partnership 165
Hohl Financial, Inc. 701
Hometown Independent Bancorp, Inc. 844
HONOR Technologies, Inc. 532
Horizon Bancorp of South Arkansas, Inc. 1030
HPK Financial Corporation 447
HSBC Americas, Inc. 59, 217
HSBC Holdings, BV, Amsterdam, The Netherlands 59, 217
HSBC Holdings, PLC, London, England 59
IFB Holdings, Inc. 219
Illinois Community Bancorp, Inc. 534
Imperial Bancorp 701
Independence Bancshares, Inc. 60
Independent Bancorp, Limited 165
Independent Community Bankshares, Inc. 794
International Bancorporation 219, 941
Intra Financial Corp. 342, 792
InvestorsBancorp, Inc. 701
Iron Bancshares, Inc. 1031
Iron Horse Bancshares, Inc. 342
Iroquois Bancorp, Inc. 60
J.M. Nichols, Inc. 941
J&L Holdings Limited Partnership 793
Jefferson County Bancshares, Inc. 219
JS Investments, Limited Partnership 167
Keene Bancorp, Inc. 401(k) Employee Stock Ownership Plan and Trust 219
KeyCorp 1033
Keystone Financial, Inc. 448
Klein Bancorporation, Inc. 62
Kremlin Bancshares, Inc. 623
Laguna Bancshares of Delaware, Inc. 343
Laguna Bancshares, Inc. 343
Laguna Madre Bancshares, Inc. 343
Laguna Madre Delaware Bancshares, Inc. 343
Landmark Bancorp, Inc. 941
LeasePlan North America, Inc. 63
Lexington B&L Financial Corp. 844
Liberty Financial Corporation 165, 166
Linn Holding Company, Inc. 166
Louisiana Bancshares, Inc. 701
Louisville Development Bancorp, Inc. 168
Magna Group, Inc. 168
Mahaska Investment Company 1031
MainBancorp Intermediate Holding Company, Inc. 166
MainBancorp, Inc. 166
MainStreet BankGroup Incorporated 62, 1031
Mancos Bancorporation, Inc. 166
Mansfield Bancshares, Inc. 701
Manufacturers National Corporation 532
Marengo Bancshares, Inc 1031
Maries County Bancorp., Inc. 941
Marine BanCorp, Inc. 1031
Mark Twain Bancshares, Inc. 166
Marquette Bancshares, Inc. 703, 844
Marshfield Investment Company 446
MarTex Bancshares, Inc. 60
MASSBANK Corp. 701
MAXLOU Bancshares, Inc. 533
Maypearl Bancshares, Inc. 844
Maypearl Holdings, Inc. 844
Meade Bancorp, Inc. 701
Medford Bancorp, Inc. 1031
Medina Bancshares, Inc. 623

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Medina Financial, Inc. 623
Mellon Bank Corporation 625, 701, 845
Mercantile Bancorporation, Inc. 219
Mercantile Bank Corporation 1031
Metro Bank Financial Services, Inc. 219
Metrocorp, Inc. 166
Michigan Heritage Bancorp, Inc. 343
Mid Am, Inc. 168, 703
Mid-America Bankshares, Inc. 446
Mid-Missouri Bancshares, Inc. 343
MidAmerica Bancshares, Inc. 167
MidCity Financial Corporation 941
Middleburg Bancorp, Inc. 845
Midwest Bancorporation, Inc. 793
Midwest Bancshares, Inc. 793
Midwest Community Bancshares, Inc. 941
Mitsubishi Trust and Banking Corporation, Tokyo, Japan 168
MNB Bancshares, Inc. 60
Monarch Bancorp 621
Monitor Bancorp, Inc. 703
Morrill Bancshares, Inc. 793
Mound City Financial Services, Inc. 219
MSB Financial, Inc. 793
MSB Mutual Holding Company 793
Murfreesboro Bancorp, Inc. 941
Mutual Bancorp of the Berkshire, Inc. 1033
National City Bancshares, Inc. 344, 701, 1031
National City Corporation 699
National Commerce Bancorporation 168
National Processing, Inc. 699
National Westminster Bank, PLC, London, England 59, 217
NationsBank Corporation 344, 532, 793, 941
NB Holdings Corporation 793
Nbar5, Limited Partnership 167
NCF Financial Corporation 343
NEB Corporation 701
New Amboy, Inc. 1032
New Asia Bancorp, Inc. 166
New Broadway, Inc. 941
New Galveston Company 164
New London Bancshares, Inc. 446
New Woodson Bancshares, Inc. 793
NewSouth Bancorp, Inc. 446
Nichols Bancshares, Inc. 941
North Fork Bancorporation, Inc. 941
Northeast Kansas Bancshares, Inc. 623
Northern Plains Investment, Inc. 60
Northway Financial, Inc. 793
Northwest Suburban Bancorp, Inc. 844
Northwest Wisconsin Bancorp, Inc. 845
Norwest Corporation 61, 63, 168, 344, 345, 446, 447, 624, 625, 793, 794, 844, 846, 941, 943, 1033
Norwest Financial Services, Inc. 344, 345, 794, 846, 1033
Norwest Financial, Inc. 794, 846, 1033
NSB Holding Corp. 943
O.A.K. Financial Corporation 941
Oak Park Bancshares, Inc. 61
Old Kent Financial Corporation 61, 343
Old Second Bancorp, Inc. 534
Olympian New York Corporation 1032
Olympic Bancorp, Inc. 1032
Onaga Bancshares, Inc. 793
One Valley Bancorp, Inc. 1032
Oskey Limited Partnership 166
Otto Bremer Foundation 219, 447, 844
Owenton Bancorp, Inc. Employee Stock Ownership Trust 61
P.C.B. Bancorp, Inc. 846
Pacific Capital Bancorp 61
Panhandle Aviation, Inc. 166
Paradigm Bancorporation, Inc. 61
Paradigm Delaware Bancorporation, Inc. 61
Park National Corporation 343
Parkway Bancorp, Inc. 624

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Patapsco Valley Bancshares, Inc. ... 794
Pathfinder Bancorp ... 942
Pathfinder Bancorp, MHC ... 942
PBT Bancshares, Inc. ... 701
Penns Woods Bancorp, Inc. ... 624
Pennwood Bancorp, Inc. ... 166
People's Commercial Bancorp ... 1032
People's Community Capital Corporation ... 844
Peoples Bancorp, Inc. ... 168, 219, 446, 846
Peoples Bank Employee Stock Ownership Trust ... 701
Peoples Community Bancshares, Inc. ... 844
Peoples Financial Corp., Inc. ... 942
Peoples-Marion Bancorp, Inc. ... 701
Perry Banking Company ... 220
Pierce County Bancorp ... 624
Pineries Bankshares, Inc. ... 166
Pinnacle Bancorp, Inc. ... 624
Pinnacle Bancshares, Inc., Jasper, Alabama ... 220
Pinnacle Bancshares, Inc., Little Rock, Arkansas ... 220
Pinnacle Bancshares, Inc., Thomson, Georgia ... 624
Pinnacle Financial Services, Inc. ... 703, 794
Pioneer Bancorp, Inc. ... 446
Pioneer Bancshares, Inc. ... 846
Pioneer Bancshares, Inc. Employee Stock Ownership Plan ... 793
Pioneer Bankcorp, Inc. ... 63, 447, 943
Plainview Holding Company ... 793
Platte Valley Financial Services Companies, Inc. ... 343
PN Holdings, Inc. ... 701
PNC Bank Corporation ... 532, 1033
Pocahontas Bancstock, Inc. ... 533
Pontiac Bancorp, Inc. ... 166
Popular, Inc. ... 1032
Popular International Bank, Inc. ... 532, 622, 1032
Popular North America, Inc. ... 1032
Poteau Bancshares, Inc. ... 624
PNC Bank Corp. ... 1033
Preferred Bancshares, Inc. ... 943
Premier Bancshares, Inc. ... 626, 701, 1033
Premier Financial Bancorp, Inc. ... 942
Prestige Financial Corporation ... 943
Prime Newco, Inc. ... 63
Progress Bancshares, Inc. ... 844
Progressive Bancorp, Inc. ... 844
Provident Bancorp, Inc. ... 166, 168, 844
Provident Bankshares Corporation ... 794
Queenstown Bancorp of Maryland, Inc. ... 1032
RBC, Inc. ... 343
RCB Holding Company, Inc. ... 844
Ready Bank of Fort Walton Beach Holding Company, Inc. ... 844
Regency Bancorp ... 447
Regions Financial Corporation ... 220, 221, 446, 624, 943
Republic Bancshares, Inc. ... 447, 703
Republic Security Financial Corporation ... 1032
Rice Lake Bancorp, Inc. ... 1032
River Cities Bancshares, Inc. ... 343
River Falls Bancshares, Inc. ... 343
Rockdale National Bancshares, Inc. ... 942
Rotan Bancshares, Inc. ... 220
Rotan Delaware Bancshares, Inc. ... 220
Royal Bank of Canada, Montreal, Quebec, Canada ... 168, 846
Royal Bank of Scotland Group, plc, Edinburgh, Scotland, United Kingdom ... 58, 168, 216
Royal Bank of Scotland, plc, Edinburgh, Scotland, United Kingdom ... 58, 168, 216
Saehan Bancorp ... 942
Salin Bancshares, Inc. ... 166
Sanger Bancshares, Inc. ... 61
Sanger Intermediate Holding Company, Inc. ... 61
Sankovitz Family Limited Partnership ... 61, 624
Santa Barbara Bancorp ... 446
Santander Holding Internacional, S.A., Madrid, Spain ... 942
Santusa Holding, S.L., Madrid, Spain ... 942
SBT Bankshares, Inc. ... 846
Schonath Family Partnership, a Limited Partnership ... 702
Seacoast Banking Corporation of Florida ... 626

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Security Bancorp of Tennessee, Inc. ... 446
Security Bancshares, Inc. ... 166, 793
Security National Corporation ... 343
Security State Corporation ... 702
Shorebank Corporation ... 702
Shorebank Pacific Corporation ... 702
Smoky Mountain Bancorp, Inc. ... 61
Societe Generale, Paris, France ... 63
Societe Generale de Belgique, Brussels, Belgium ... 1033
South Branch Valley Bancorp, Inc. ... 702
South Central Bancshares, Inc. ... 167
South Coast Bancorp, Inc. ... 167
South Platte Bancorp ... 793
Southeast Arkansas Bank Corporation ... 533
Southeast Bancorp, Inc. ... 624
Southern National Corporation ... 168, 532, 625
Southern Security Financial Corporation ... 702
Southwestern Bancshares, Inc. ... 844
Spectrum Bancorporation, Inc. ... 1033
State Bank of Hawley Employee Stock Ownership Plan and Trust ... 793
State Financial Services, Inc. ... 167
Sterling Bancshares, Inc. ... 844
Sterns Financial Services, Inc. ... 702
Sterns Financial Services, Inc. Employee Stock Ownership Plan ... 702
Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands ... 63, 846
Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands ... 63, 846
Stockmens Financial Corporation ... 845
Suez Lyonnaise des Eaux, Paris, France ... 1033
Summit Bancorp ... 167, 703
Summit Bank ... 167
Summit Financial Corporation ... 344
Sun Community Bancorp Limited ... 700
Susquehanna Bancshares, Inc. ... 702
SW&KM Holdings, LLC ... 220
SW&KM Limited Partnership ... 220
Synovus Financial Corp. ... 345
TB&C Bancshares, Inc. ... 345
TCB Delaware, Inc. ... 61, 62
TCF Colorado Corporation ... 446
TCF Financial Corporation ... 446, 447, 703
TDI Financial Corporation ... 61
TeamBanc Acquisition Subsidiary, Inc. ... 62
TeamBanc, Inc. ... 62
TeamBanc, Inc. Employees Stock Ownership Plan ... 62
Tehama Bancorp ... 626
Texas Country Bancshares, Inc. ... 62
Texas Financial Bancorporation, Inc. ... 533
TNB Bancorporation of Delaware, Inc. ... 845
TNB Bancorporation, Inc. ... 845
Total System Services, Inc. ... 345
Tri-County Financial Corporation ... 447
Triangle Bancorp, Inc. ... 845, 1033
Trimont Bancorporation, Inc. ... 447
TRP Acquisition Corporation ... 344
Trustbank Financial Corporation ... 1032
Trustcorp Financial, Inc. ... 702
Two Rivers Bank Holding Company ... 167
U.S. Bancorp ... 58
U.S. Trust Corporation ... 167, 447
Union Bancshares, Inc. ... 942
Union Illinois 1995 Investment Limited Partnership ... 624, 794
Union Illinois Company ... 703
Union Planters Community Bancorp, Inc. ... 344
Union Planters Corporation ... 220, 344, 942, 943, 1032
United Bancshares, Inc. ... 702
United Community Bancshares, Inc. ... 62
United Community Banks, Inc. ... 533, 625, 845
United Roosevelt Bancorp, Inc. ... 794
United Roosevelt, MHC ... 794
United Security Bancorporation ... 1032
Upson Bankshares, Inc. ... 62
USA BancShares, Inc. ... 533
UST Corp. ... 167, 943

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Vail Banks, Inc. 1032
Valley National Corporation 942
Vanderbilt Holding Company, Inc. 447
Vermilion Bancorp, Inc. 448
Vermont Financial Services Corp. 625
Vernon Bancshares, Inc. 344
Village Bancshares, Inc. 702
Vital Processing Services, L.L.C. 345
Wachovia Corporation 532, 699
Waggoner National Bancshares, Inc. 344
Walker Ban Co. 167
Waseca Bancshares, Inc. 794
Waterfield Bank Corp. 344
Wauneta Falls Bancorp, Inc. 533
Weatherford Bancshares, Inc. 60, 218
West Point Bancorp, Inc. 624
Western Bancorp 790
Western Bancshares, Albuquerque, New Mexico, ESOP & Trust 942
Whipple Family Limited Partnership 621
Whitney Holding Corporation 444
Wilson Bank Holding Company 62
Wintrust Financial Corporation 167
Zions Bancorporation 448, 702, 1032
Orders issued under
ABN AMRO Bank, N.V., Amsterdam, The Netherlands 135–46, 441, 518
ABN AMRO Holding, N.V., Amsterdam, The Netherlands 135–46, 441, 518
ABN AMRO North America, Inc. 135–38, 518
Allied Irish Banks, plc 607–12
Amboy Bancorporation 507–9
AMCORE Financial, Inc. 429–32, 666–68
Ameribanc, Inc. 683–89
American Bancshares, Inc. 119
ANB Corporation 902–5
ANB Holding Company, Ltd. 902–5
Arvest Bank Group, Inc. 41
Associated Banc-Corp 910–13
Banc One Corporation 439, 520–28
Banc One Corporation, Inc. 602–7
Banc One Oklahoma Corporation 520–28
BancSecurity Corporation 122–26
Bank of Boston Corporation 42
Bank of Montreal, Montreal, Canada 127–30
Bank of New York Company, Inc. 323
Bank of Nova Scotia, Toronto, Canada 127–30
Bank of Taiwan, Taipei, Taiwan 314
Bank SinoPac, Taipei, Taiwan 669
BankAmerica Corporation 913–16
Bankers Trust New York Corporation 780–84
Barnett Banks, Inc. 131–35, 916–18, 1003–8
BB&T Corporation 919–21, 1003–8
Belvedere Bancorp, Inc. 1002
Belvedere Capital Partners, Inc. 1002
BOK Financial Corporation 510
California Community Financial Institutions Fund Limited Partnership 1002
Canadian Imperial Bank of Commerce, Toronto, Canada 127–30, 324, 1008–10
Central Fidelity Banks, Inc. 1003–8
Chase Holding Delaware, Inc. 905–9
Chase Manhattan Corporation 127–30, 905–9
Commerzbank AG, Frankfurt am Main, Federal Republic of Germany 678–81
Community First Bankshares, Inc. 110–13
CoreStates Financial Corporation 838–40
Country Bank Shares Corporation 112–15
Crestar Financial Corporation 131–35, 512–14, 1003–8
Exchange Bankshares Corporation of Kansas 671
First Alamogordo Bancorp of Nevada, Inc. 432
First American Corporation 1003–8
First Bank System, Inc. 689–99
First Chicago Capital Markets, Inc. 784
First Chicago NBD Corporation 127–30, 784
First Citizens BancShares, Inc. 1003–8
First Commercial Bank, Taipei, Taiwan 315

Pages

Bank Holding Company Act of 1956—Continued
Orders issued under—Continued
First Commercial Corporation 41
First Maryland Bancorp 607–12
First State Bancshares, Inc. 1010–12
First State Bancshares of Blakely, Inc. 46
First Union Corporation 131–35, 1003–8, 1012–20
First Virginia Banks, Inc. 1003–8
G.B. Financial Services, Inc. 509
GB Bancorporation 115, 117
HSBC Americas, Inc. 326–35
HSBC Holdings, BV, Amsterdam, The Netherlands 326–35
HSBC Holdings, PLC, London, England 326–35
Huntington Bancshares Incorporated 930–33
Ida Grove Bancshares, Inc. 119
Jefferson Bankshares, Inc. 1003–8
JDOB Inc. 121
KeyCorp 921–24
Marine Midland Bank 326–35
Marshall & Ilsley Bank 672–76
Marshall & Ilsley Corporation 672–76
Mellon Bank Corporation 681–83
Mercantile Bancorporation Inc. 683–89
National Bancorp of Alaska, Inc. 1002
National Bank of Canada, Montreal, Canada 127–30
National Canton Bancshares, Inc. 676
NationsBank Corporation 131–35, 148–62, 593–96, 924–27, 1003–8
NB Holdings Corporation 148–62, 593–96
Neighborhood Bancorp 780
New Prague Bancshares, Inc. 909
Northwest Bancorp, Inc. 831–33
Northwest Bancorp, MHC 831–33
Norwest Corporation 135–38, 209–12
Pontotoc BancShares Corp. 434
Riggs National Corporation 1003–8
Royal Bank of Canada, Montreal, Canada 127–30, 135–38
Santa Barbara Bancorp 833–37
Shoreline Financial Corporation 515
Signet Banking Corporation 1003–8
SinoPac Bancorp 669
South Central Texas Bancshares, Inc. 47
Southern National Corporation 131–35, 596–602
Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands 135–46, 441, 518
Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands 135–46, 441, 518
SunTrust Banks, Inc. 1003–8
Susquehanna Bancshares, Inc. 317–20
Swiss Bank Corporation, Basel, Switzerland 786
Synovus Financial Corporation 1003–8
Toronto Dominion Bank, Toronto, Canada 127–30, 335
TRH Bank Group, Inc. 41
TRH Oklahoma, Inc. 41
Unibank A/S, Copenhagen, Denmark 146
Unidanmark A/S, Copenhagen, Denmark 146
Union Planters Corporation 320, 928–30
Wachovia Corporation 131–35, 1003–8, 1020–23
Waterhouse Investor Services, Inc. 335
Westamerica Bancorporation 435–38
Weekly list of applications, announcement 501
*Bank Holding Company Supervision Manual* 207, 662
Bank Merger Act
Applications approved under
1st United Bank 448
Adams Bank and Trust 345
Aliant Bank 63
Ambassador Bank of the Commonwealth 847
Bank of Mecklenburg 847
Bank of the West 345
Bank of White Sulphur Springs 627
Blue Ridge Bank 448
Citizens Bank 626, 1034
Citizens Banking Company 169, 1034
Citizens Commercial Bank & Trust Company 944
Colonial Bank 627, 847
Community Bank & Trust Company 448, 847, 1034
Compass Bank 1034
Consolidated Bank and Trust Company 627

Pages

Bank Merger Act—Continued
Applications approved under—Continued
Crestar Bank ... 346, 944
Dacotah Bank ... 627
F&M Bank-Fennimore ... 944
F&M Bank-Portage County ... 944
Farmers Bank of Maryland ... 221
FCNB Bank ... 169
Fifth Third Bank Cincinnati ... 847
Fifth Third Bank Columbus ... 847
Fifth Third Bank of Kentucky, Inc. ... 63
Fifth Third Bank of Northeastern Ohio ... 63
Fifth Third Bank of Northern Kentucky, Inc. ... 63
First Bank of Arkansas ... 448
First Bank of Hennessey ... 944
First Community Bank of Southwest Virginia, Inc. ... 795
First Community Bank, Inc. ... 944
First Farmers Bank & Trust ... 1034
First Interstate Bank of Commerce ... 627
First Security Bank of Nevada ... 626
First Sterling Bank ... 944
First Third Bank of Western Ohio ... 704
First Virginia Bank-Clinch Valley ... 944
First Virginia Bank-Mountain Empire ... 944
First Virginia Bank-Southwest ... 627, 847
George Mason Bank ... 627
Guaranty Bank ... 534
Gulf Bank ... 704
Humboldt Bank ... 346
Huron Community Bank ... 627
Johnstown Bank and Trust Company ... 627, 944
Kent City State Bank ... 64
La Salle State Bank ... 346
LeSueur State Bank ... 944
M&I Bank of Janesville ... 627
M&I Madison Bank ... 627
Manufacturers and Traders Trust Company ... 345
Mercantile Bank ... 704, 944
Mercantile Bank of Lawrence ... 169
Minden Bank & Trust Company ... 627
Old Kent Bank ... 628, 704
Omni Bank ... 847
Pointe Bank ... 534
Provident Bank ... 847
Provident Bank of Florida ... 847
Pullman Bank and Trust Company ... 221
Republic Security Bank ... 534, 1034
Resource Bank ... 847
Santa Barbara Bank & Trust ... 448
Security Savings Bank ... 628
Summit Bank ... 169
Tehama County Bank ... 169
Texas Bank ... 64
Tiskilwa State Bank ... 847
Tri-City Bank & Trust Company ... 346
Triangle Bank ... 795
UnionBank ... 847
United Bank ... 704
Vectra Bank ... 795
WestStar Bank ... 1034
Orders issued under
AmSouth Bank of Alabama ... 528
Banco Popular de Puerto Rico ... 612
Centura Bank ... 1023–25
Citizens Commercial Bank & Trust Company ... 933–35
Westamerica Bank ... 614–17
Bank supervision ... 251, 373–78
Banking and commerce ... 253
Banking industry, consolidation chart ... 473
Banking offices, distribution of, article ... 707–25
Banks, credit card ... 476
Barger, Norah M., Assistant Director, Division of Supervision and Regulation, appointment ... 891
Barrett bill ... 886
Barrett, Thomas M. ... 884, 886, 887
Basle Committee ... 30, 890, 973
Bennett, Charles W., Assistant Director, Division of Reserve Bank Operations and Payments Systems, retirement ... 389

Pages

Bettge, Paul W., appointed Assistant Director, Division of Reserve Bank Operations and Payment Systems ... 771
Biern, Herbert A., Associate Director, Division of Supervision and Regulation, promotion ... 891
BIS Committee on Payment and Settlement Systems ... 767
BIS Group of Computer Experts, meeting ... 767
BIS Supervisors Committee ... 767
Board of Governors (*See also* Federal Reserve System)
Audit contract with Coopers & Lybrand ... 98
Committee on Federal Reserve in Payments Mechanism ... 979
Consumer Advisory Council ... 202, 387, 662, 978
Index of orders and actions taken ... 55–58, 337–39, 619, 840–42
Members
Ferguson, Roger W., Jr., appointed ... 978
Gramlich, Edward M., appointed ... 978
Lindsey, Lawrence B., resignation ... 97
Lists, 1913–97 ... 224, 1037
Yellen, Janet L., resignation ... 202
Planning and budgeting strategy ... 762
Staff changes
Alexander, Lewis S. ... 891
Barger, Norah M. ... 891
Bennett, Charles W. ... 389
Bettge, Paul W. ... 771
Biern, Herbert A. ... 891
Canner, Glenn ... 208
Cole, Roger T. ... 891
Connors, Thomas A. ... 891
Cross, Betsy ... 891
Edwards, Gerald A., Jr. ... 891
Garner, James I. ... 584
Hoffman, Stephen, Jr. ... 891
Hooper, Peter ... 891
Houpt, James V., Jr. ... 891
Jennings, Jack P. ... 891
Johnson, Karen ... 891
Martinson, Michael G. ... 891
Parrish, John H. ... 389
Promisel, Larry J. ... 891
Pugh, Rhoger ... 772
Ryback, William A. ... 891
Siegman, Charles J. ... 891
Small, Richard A. ... 891
Smith, Ralph W., Jr. ... 772
Sussan, Sidney M. ... 891
Wassom, Molly S. ... 891
Thrift Institutions Advisory Council, new members ... 98
Bonds, U.S. Treasury, in System Open Market Account ... 573
Borrowing, family ... 16–21
Boskin Commission ... 199, 371, 372
Bostic, Raphael W., article ... 707
Brayton, Flint, article ... 227
Bureau of Economic Analysis ... 364
Bureau of Engraving and Printing ... 962
Business sector
Assets ... 13
Debt ... 183
Economic developments ... 177, 647
Macroeconomic model ... 237
Receivables ... 554

CALEM, Paul S., article ... 707
CAMEL rating system ... 98, 970
Canner, Glenn B.
Article ... 707
Promotion to Senior Adviser ... 208
Capital
Commercial banks ... 470
Federal Reserve Banks' stock of, proposed action ... 388
International account transactions ... 366
Nonfinancial, of families ... 11
Century Date Change (CDC) project (*See also* Year 2000) ... 764, 766
Certificates of deposit held by families ... 7
Chairpersons, Federal Reserve Banks, appointed ... 29
Change in Bank Control Act, Weekly list of applications, announcement ... 501

Pages

Check clearing and collection ..... 388, 414–27, 584, 880, 888, 896
Checks and the automated clearinghouse ..... 879
CHIPS (*See* Clearing House Interbank Payments System)
Civil money penalty, FRB final decision and order ..... 260
Clearing House Interbank Payments System (CHIPS) ..... 374, 878
Cohen, Gerald D., article ..... 565–74
Cole, Roger T., Associate Director, Division of Supervision and Regulation, promotion ..... 891
Commerce and banking ..... 253
Commerce, U.S. Department of ..... 199
Commercial banks (*See also* Bank holding companies)
  Assets and liabilities, revision announcement ..... 31
  Balance sheet developments ..... 465–89
  Capital ..... 470
  Earnings tables ..... 477–87
  Income and expenses, tables ..... 477–87
  Liabilities ..... 469
  Loans ..... 466, 467
  Revenue and income ..... 471
  Securities holdings ..... 469
Committee on the Federal Reserve in the Payments Mechanism ..... 979
Commodity Exchange Act ..... 497, 498
Community Reinvestment Act of 1977 ..... 206, 713
Condition statement, combined Federal Reserve Banks ..... 631
Congressional Budget Office ..... 755
Connors, Thomas A., Assistant Director, Division of International Finance, reassignment ..... 891
Consumer Advisory Council ..... 202, 387, 662, 978
Consumer Debit Card Protection Act ..... 886
Consumer Finances, 1995, Survey of ..... 1
Consumer financial regulations ..... 953
Consumer Leasing Act (Reg. M) ..... 99, 260, 387, 407, 888, 893
Consumer price index, statements ..... 198–201, 371–73
Consumer receivables ..... 553
"Core Principles for Effective Banking Supervision," Basle Committee ..... 890
Corrado, Carol, article ..... 67
Counterfeit notes, threat of with U.S. currency ..... 562
Credit
  By brokers and dealers (Reg. T.) ..... 503
  Card borrowing ..... 17
  Card, banks ..... 476
  Financial developments ..... 654
  Revolving, financing of ..... 547, 553
Cross, Betsy, Assistant Director, Division of Supervision and Regulation, appointment ..... 891
Current Population Survey, Bureau of the Census ..... 3

DAYLIGHT overdrafts at Federal Reserve Banks ..... 206
Debit cards, statement ..... 884–89
Debt holdings, family ..... 16
Depository credit ..... 183
Depository institutions, net settlement service ..... 662
Deregulation of banks, effects on distribution ..... 711
Derivatives ..... 30, 497–500, 957–61
Directors, Federal Reserve Banks and Branches, list ..... 451–63
*Directory of community development investments by banking organizations* ..... 100
*Discussion Paper on Public Disclosure of Market and Credit Risks* ..... 30
Domestic open market operations, authorization ..... 391, 570
Dual-Use Debit Cardholder Protection Act ..... 886
Dzina, Richard, article ..... 188

EARNINGS, Federal Reserve Banks ..... 204
Economy, U.S.
  Growth in ..... 358
  Labor markets ..... 746
  Monetary policy, statements ..... 742–45, 749–52, 753–57, 758–60
  Outlook, statements ..... 195–98, 378–81
  Performance, monetary policy reports ..... 175, 641, 643
Edwards, Cheryl L., article ..... 859
Edwards, Gerald A., Jr., Deputy Associate Director, Division of Supervision and Regulation, promotion ..... 891
Electric power data, revision ..... 89–92

Pages

Electronic Fund Transfers (Reg. E) ..... 205, 821, 831
Elliehausen, Gregory, staff study announcement ..... 953
ELVIS (*See* Examiner Laptop Visual Information System)
Engraving and Printing, Bureau of ..... 961
Equal Credit Opportunity Act (Reg. B) ..... 99, 770
Equation, ten-year Treasury bond ..... 232
Equations, FRB/US model ..... 235
Equipment, finance for ..... 545
Equity prices ..... 186
Euro-currency Standing Committee ..... 30
*Examination Manual for U.S. Branches and Agencies of Foreign Banking Organizations* ..... 891
Examinations of member banks ..... 970
Examiner Laptop Visual Information System ..... 890
Exchange rate articles ..... 188–91, 490–93, 726–29, 947–52
Exchange rates ..... 186, 189
Exemption threshold ..... 205
Expenses and income, Federal Reserve Banks ..... 204
Export trade developments ..... 360
External sector, economic developments ..... 650

FAMILY finances in the U.S.: Recent evidence from the Survey of Consumer Finances, article ..... 1–24
Family income ..... 2–4
Federal Farm Credit Bank securities ..... 574
Federal Financial Institutions Examination Council ..... 766
Federal Land Bank securities ..... 574
Federal National Mortgage Association securities ..... 574
Federal Open Market Committee
  Meeting minutes
    1991 transcripts, available ..... 205
    Sept. 24, 1996 ..... 32–38
    Nov. 13, 1996 ..... 100–6
    Dec. 17, 1996 ..... 265–70
    Feb. 4–5, 1997 ..... 390–400
    Mar. 25, 1997 ..... 585–90
    May 20, 1997 ..... 773–79
    July 1–2, 1997 ..... 823–30
    Aug. 19, 1997 ..... 981–86
  Open market operations during 1996, article ..... 565–74
  Open market operations in the 1990s, article ..... 859–74
Federal Reserve Act, Sections 23A and B ..... 384, 770, 822
Federal Reserve and Government Performance and Results Act, statement ..... 760–62
Federal Reserve Banks
  Capital stock ..... 388, 662, 665
  Chairs and deputy chairs, appointed ..... 29
  Daylight overdrafts ..... 206
  Directors, list ..... 451–63
  Fees for services to depository institutions ..... 387
  Financial statements, combined ..... 631–40
  Income and expenses ..... 204
  San Francisco, Los Angeles Branch, GAO audit of ..... 888
  Security devices, proposed action ..... 388
Federal Reserve notes
  $100 series ..... 557–64
  $50 series ..... 961
  $1 Coin Act of 1997 ..... 974
Federal Reserve System (*See also* Board of Governors)
  Audit contract with Coopers & Lybrand ..... 98
  Bank holding company applications, processing of ..... 388
  Examinations and supervision of banking organizations ..... 373–78, 889
  Fees, changes in prices and operating hours ..... 821
  Monetary Control Act of 1980 ..... 879
  Payments system ..... 762, 878–84
  Supervisory process, statement ..... 968–74
  Year 2000 computer systems ..... 764
Fedwire ..... 374
Fees (for Federal Reserve services to depository institutions) ..... 387, 821, 881
Ferguson, Roger W., Jr., appointed Member, Board of Governors ..... 978
Finance
  Assets of families ..... 7
  Banking institutions, frequency of examinations ..... 205
  Companies ..... 549, 552
  Survey of Finance Companies ..... 543
  System modernization ..... 249–54, 373, 578–83

Pages

Financial Accounting Standards Board ..... 957, 959–61
Financial markets, worldwide, statement ..... 975–77
Financial Services Competition Act of 1997 ..... 578, 738–42
Financial statements, Federal Reserve Banks ..... 631–40
Firewalls, Section 20 subsidiaries ..... 381–86
Fisher, Peter R., Executive Vice President, Federal Reserve Bank of New York, articles ..... 188, 490, 726, 947
Floods, financial stress in affected areas ..... 501
Foreign banking institutions, consumer compliance supervision program ..... 889
Foreign currency
  Directives ..... 393
  Operations ..... 37, 392, 393
Foreign exchange
  Economic developments ..... 178
  Monetary developments ..... 186, 657
  Reserves ..... 493
Foreign stocks, lists of marginable, and amendments ..... 206, 502, 503–7, 771, 979, 988–93
Foreign transactions in 1996, article ..... 357–67
*Framework for Supervisory Information About the Derivatives Activities of Banks and Securities Firms* ..... 30
FRB/Global macroeconomic model ..... 797–817
FRB/Global model, structure ..... 799
Fund transfers ..... 888, 896

GARNER, James I., Deputy Associate Director, Division of Banking Supervision and Regulation, retirement ..... 584
Gilbert, Charles, article ..... 67
Global economic model
  Business inventory investments ..... 801
  Exchange rates ..... 804
  Export volume ..... 802
  Private consumption expenditures ..... 800
Gonzalez, Henry B. ..... 884, 886, 887
Gordon, Professor Robert, Northwestern University ..... 755
Government
  Debt ..... 183
  Economic developments ..... 178, 648
  Macroeconomic model ..... 240
Gramlich, Edward M., appointed Member, Board of Governors ..... 978
Greenspan, Chairman Alan, statements
  Bank supervision ..... 373–78
  Consumer price index ..... 198–201, 371
  Financial Services Competition Act of 1997 ..... 738–42
  Financial system, modernization ..... 249–54, 578–83
  Monetary policy, semiannual report to the Congress ..... 254–59, 742–49
  U.S. economy ..... 195–98, 378–81
  U.S. fiscal position ..... 963–67
  World financial markets and Asia currency crisis ..... 975–77
Grupe, Michael R., article ..... 543

HINCHEY, Maurice D. ..... 884, 887
Hoffman, Stephen, Jr., Deputy Associate Director, Division of Supervision and Regulation, promotion ..... 891
Holdings ..... 14, 863
Home equity borrowing ..... 16
Home Mortgage Disclosure (Reg. C) ..... 99, 205, 584, 591–93
Home sales ..... 177
Hooper, Peter, Associate Director, Division of International Finance, promotion ..... 891
Houpt, James V., Jr., Deputy Associate Director, Division of Supervision and Regulation, promotion ..... 891
House of Representatives, bills
  H.R.10 ..... 578–83, 738–42
  H.R.2053 ..... 887
  H.R.2234 ..... 886
  H.R.2319 ..... 886
  H.R.2637 ..... 974
Household finances
  Debt ..... 182, 646
  Economic developments ..... 176, 645
  Macroeconomic model ..... 236
Housing and Urban Development, Department of ..... 735
Humphrey–Hawkins reports (Monetary policy reports to the Congress) ..... 173–87, 641–58

Pages

IMPORT trade developments ..... 361
Income
  Family ..... 2–4
  Federal Reserve Banks ..... 204
  Interest at commercial banks ..... 471
  Investments, portfolio and direct ..... 363
  Noninterest, at commercial banks ..... 472
Income statement, combined Federal Reserve Banks ..... 631
Independence Bank, Encino, California ..... 260
Index, orders and actions taken by the Board on bank holding companies ..... 55–58, 337–39, 619, 840–42
Individual retirement accounts ..... 10
Industrial production and capacity utilization
  Annual revision, announcement ..... 27
  Historical revision and recent developments, article ..... 67–92
  Releases ..... 25–28, 93–96, 192–94, 246–48, 368–70, 494–96, 575–77, 659–61, 732–34, 818–20, 875–77, 954–56
Installment credit ..... 17
*Interagency Statement on Retail Sales of Nondeposit Investment Products* ..... 382
Interest income, commercial banks ..... 471
Interest rates ..... 1, 185, 656
Interim rules ..... 205
International, U.S. transactions in 1996, article ..... 357–67
International Banking Act of 1978, orders issued under
  ABSA Bank Limited, Johannesburg, Republic of South Africa ..... 788
  Agricultural Bank of China, Beijing, People's Republic of China ..... 617
  Credit Agricole Indosuez, Paris, France ..... 1025–28
  Cyprus Popular Bank, Ltd., Nicosia, Cyprus ..... 1028
  Hongkong Bank of Canada, Vancouver, British Columbia, Canada ..... 51
  Housing & Commercial Bank, Seoul, Korea ..... 935–37
  Industrial and Commercial Bank of China, Beijing, People's Republic of China ..... 212
  Land Bank of Taiwan, Taipei, Taiwan ..... 336
  Royal Bank of Canada, Montreal, Canada ..... 442
  Sudwestdeutsche Landesbank Girozentrale Stuttgart and Mannheim, Federal Republic of Germany ..... 937–39
  Sumitomo Bank, Limited, Osaka, Japan ..... 54
  Swiss Bank Corporation, Basle, Switzerland ..... 214
International economics, FRB/Global model ..... 797–817
International Organisation of Securities Commissions ..... 30
Intrastate branching laws ..... 712, 715
Investments
  Business ..... 647
  Income from, portfolio and direct ..... 364
  Residential and nonresidential ..... 177
  U.S. position with foreign countries ..... 359
*It's Your Money*, videotape ..... 208

JENNINGS, Jack P., Deputy Associate Director, Division of Supervision and Regulation, promotion ..... 891
Jewell, Andrew, article ..... 947
Johnson, Karen, Associate Director, Division of International Finance, promotion ..... 891

KELLY, Governor Edward W., Jr., Year 2000 computer systems, statement ..... 763–69
Kennickell, Arthur B., article ..... 1
Keogh accounts ..... 10

LABOR markets, economic developments ..... 179, 651, 746
Leach, Congressman James A. ..... 578–83
Leases, motor vehicle and nonmotor vehicle ..... 555
Levin, Andrew, article ..... 797
Liabilities, family ..... 13–21
Life insurance ..... 11
Lindsey, Lawrence B., resignation as Board member ..... 97
Litigation
  Final enforcement decisions issued by Board of Governors
    Bank of Credit and Commerce International S.A., Luxembourg ..... 347–56
    First National Bank and Trust ..... 849–58
    First National Bank of Bellaire ..... 535–42
    Pharaon, Ghaith R. ..... 347–56

Pages

Litigation—Continued
Final enforcement decisions—Continued
Towe, Edward ... 849–58
Towe, Thomas E. ... 849–58
Vickery, Charles R., Jr. ... 535–42
Final enforcement orders issued by Board of Governors
Araki, Toshihiko, Yokohama, Japan ... 629
Asahi Bank, Ltd., New York, New York ... 356
Asahi Bank, Ltd., Tokyo, Japan ... 356
Austin, Donald G. ... 705
Averett, John ... 629
Banco Latino C.A., S.A.C.A., Caracas, Venezuela ... 170
Cannon, Gregory D. ... 1036
Cope, Damian ... 450
Ducote, T. Stuart ... 629
Echeverri, Juan, Bogota, Colombia ... 542
Gillogly, John ... 450
International Commercial Bank of China, Taipei, Taiwan ... 450
Jones, Park ... 629
Kantor, Nir ... 170
King, Steven, Jakarta, Indonesia ... 542
Kuhn, David A. ... 705
Lee, Kang Soo ... 1036
Lu, Oliver ... 450
McCook, Robert L. ... 706
Moncaleano, Francesco, Bogota, Colombia ... 629
Postipankki Ltd., Helsinki, Finland ... 796
Quinn, Michael ... 706
Riddle, Michael L. ... 629
Roberts, Roberto, A.F. ... 223
Rogers, Thomas P. ... 65
Skandinaviska Enskilda Banken, Stockholm, Sweden ... 946
Stempniewicz, Edward F. ... 66
Wittman, George T. ... 171
Yale, Mark ... 223
Zia New Mexico Bank, Tucumcari, New Mexico ... 706
Index of orders and actions taken ... 55–58, 337–39, 619, 840–42
Pending cases, list of, involving the Board of Governors ... 64, 169, 221, 346, 448, 534, 628, 704, 795, 848, 945, 1035
Termination of enforcement actions
American Bank and Trust of Polk County ... 450
American Express Bank International ... 223
Bank of New York ... 450
Bankers Trust Company ... 171
Bankers Trust New York Corporation ... 171
Bond, Ronald E. ... 171
BT Securities Corporation ... 171
Central Bank of the South ... 450
Crestar Bank ... 450
DuQuoin State Bank ... 450
First Independence Bank of Florida ... 450
First State Bank of Maple Park ... 706
Garfield Bank ... 450
Garrett, Glen ... 706
Ikerd, Brenda ... 706
Ikerd, Jerry ... 706
Maple Park Bancshares ... 706
Mawn, James J. ... 171
McCrensky, Robert L. ... 171
Mount Vernon Bancshares, Inc. ... 706
Northern Bancorp, Inc. ... 171
Nova Ljubljanska Banka d.d. ... 706
Perry County Bancorp, Inc. ... 450
Purdy Bancshares, Inc. ... 706
State Bank of India, Bombay, India ... 706
Trust Company Bank ... 450
Union Texas Bancorporation, Inc. ... 223
United Mizrahi Bank, Ltd., Tel Aviv, Israel ... 223
Written agreements approved by Federal Reserve Banks
Arab American Bank ... 66
Cuyamaca Bank ... 356
Marin National Bancorp ... 629
OmniBanc Corporation ... 356
Pan American Bank ... 223
Widmer, John ... 706

Pages

Loans
Household ... 467
Officers of member banks ... 30, 39, 387, 409
Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks (Reg. O) ... 30, 39, 387, 409
Lowrey, Barbara R., staff study announcement ... 953
Lucas Critique ... 228
Lucas, Robert, critique ... 228
Luckett, Charles, article ... 543

MACROECONOMIC model, article ... 227–45
Margin stock regulation ... 30, 100, 503
Markets Improvement Act ... 30
Martinson, Michael G., Deputy Associate Director, Division of Supervision and Regulation, promotion ... 891
Mauskopf, Eileen, article ... 227
McDonough, William J., President, Federal Reserve Bank of New York, statement ... 758–60
MCM (*See* Multicountry model)
Members, Board of Governors, lists ... 224, 1037
Membership of State Banking Institutions in the Federal Reserve System (Reg. H) ... 271, 388
Meyer, Governor Laurence H., statements
Debit cards ... 884–89
Home mortgage loan disclosure requirements ... 735–37
U.S. economy, monetary policy ... 753–57
Monetary aggregates ... 655
Monetary policy
Business sector ... 177, 647
Economic projections ... 173, 174
External sector ... 650
Financial developments ... 184, 654
Foreign exchange ... 178, 186
Government sector ... 178, 648
Household sector ... 176, 645
Labor markets ... 179, 651
Price developments ... 180, 653
Reports to the Congress (semiannual) ... 173–87, 641–58
Presentation, statements ... 254–59, 742–49
Statements ... 749–52, 753–57, 758–60
Money stock data, revision ... 261–64
Mortgages ... 16, 99, 468
Motor vehicle leases ... 555
Motor vehicles, finance for ... 545, 546, 553
MPS model ... 227
Multicountry model (MCM) ... 798
Mutual funds ... 10, 205

NAIRU ... 238, 754
National Commission on Electronic Fund Transfers ... 885
National Securities Markets Improvement Act of 1996 ... 30
National Survey of Small Business Finances, 1993 ... 502, 544
Nelson, William R., article ... 465
Net worth of families ... 5
New York Clearing House ... 878
Nonfinancial asset holdings ... 14
Noninterest income, commercial banks ... 472
Nonresidential investments ... 177
Notes, Federal Reserve
$100, article ... 557–64
$50, statement ... 961
$1 Coin Act of 1997 ... 974
Circulation of ... 560, 961

OFFICIAL staff commentary on Reg. Z, update ... 260
Oil importation ... 361
Open market operations, articles ... 565–74, 859–74
Over-the-counter margin stocks
Amendments ... 988–93
Lists of marginable ... 206, 502, 503–7, 771, 979
Owen, Ann L., article ... 465

PARRISH, John H., Assistant Director, Division of Reserve Bank Operations and Payments Systems, resignation ... 389
Payments system, Federal Reserve's role ... 374, 762, 878–84, 979
Pharaon, Ghaith R., civil money penalty decision ... 260

Pages

Phillips, Governor Susan M., statements
Derivatives contracts ..... 497–500, 957–61
Federal Reserve supervisory process ..... 968–74
Section 20 firewalls ..... 381–86
Pianalto, Rosanna S., article ..... 557–64
PIN protection ..... 885
President's Council of Economic Advisers ..... 755
Priced services ..... 881
Prices
Competitiveness with foreign countries ..... 358
Economic developments ..... 180, 653
Macroeconomic model ..... 239
"Principles for the Management of Interest Rate Risk," Basle Committee ..... 890
Private banking activities, risk management ..... 770
Private mortgage insurance, new statistical tables ..... 771
Profits and balance sheet developments at U.S. commercial banks in 1996, article ..... 465–89
Promisel, Larry J., Senior Adviser, Division of International Finance, change in title ..... 891
Proposed actions
Collection of checks (Reg. J) ..... 584
Consumer Leasing Act (Reg. M) ..... 99, 260
Electronic Fund Transfers (Reg. E) ..... 205
Equal Credit Opportunity Act (Reg. B) ..... 99, 770
Federal Reserve Act, Sections 23A and B ..... 770, 822
Federal Reserve Banks, capital stock ..... 388
Home Mortgage Disclosure (Reg. C) ..... 99
Margin regulations ..... 100
Membership of state banking institutions ..... 388
Net settlement service ..... 662
Regulation of mutual fund sales by bank employees ..... 205
Reserve requirements (Reg. D) ..... 388, 822
Risk-based capital guidelines ..... 822, 978
Securities underwriting, firewalls to bank holding companies ..... 205
Security devices, regulation ..... 388
Truth in Lending (Reg. Z) ..... 31, 205
Publications (*See also* Videotapes)
*Annual Report, 83rd, 1996* ..... 584
*Annual Report: Budget Review, 1996–97* ..... 584
*Annual Statistical Digest, 1990–95* ..... 31
*Bank Holding Company Supervision Manual* ..... 207, 662
*Directory of Community Development Investments by Banking Organizations* ..... 100
*Examination Manual for U.S. Branches and Agencies of Foreign Banking Organizations* ..... 891
*Risk Measurement and Systemic Risk: Proceedings of a Joint Central Bank Research Conference* ..... 207
Pugh, Rhoger, Assistant Director, Division of Banking Supervision and Regulation, retirement ..... 772

RADDOCK, Richard, article ..... 67
Rational expectations ..... 228, 229
Real estate (*See also* Mortgages)
Financing receivables ..... 548
Holdings ..... 11
Investment ..... 13
Loans ..... 553
Real Estate Settlement Procedures Act (RESPA) ..... 735, 770
Receivables
Business ..... 554
Consumer ..... 553
Finance companies ..... 543–49
Recordkeeping requirements, amendment to Regulation S ..... 41
Regulations (Board of Governors, *See also* Rules)
B, Equal Credit Opportunity Act ..... 99, 770
C, Home Mortgage Disclosure ..... 99, 205, 584, 591–93
D, Reserve Requirements of Depository Institutions ..... 31, 39, 99, 109, 388, 662, 665, 822, 978, 987
E, Electronic Fund Transfers ..... 205, 821, 831
G, Securities Credit by Persons other than Banks, Brokers, or Dealers ..... 100, 503, 988–93
H, Membership of State Banking Institutions in the Federal Reserve System ..... 271, 388
I, Issue and Cancellation of Capital Stock of Federal Reserve Banks ..... 388, 662, 665

Pages

Regulations (Board of Governors)—Continued
J, Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers through Fedwire ..... 584, 888, 896
M, Consumer Leasing Act ..... 99, 260, 387, 407, 888, 893
O, Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks ..... 30, 39, 387, 409
P, Minimum Security Devices for Federal Reserve Banks and State Member Banks ..... 388
R, Relationships with Dealers in Securities under Section 32, Banking Act of 1933 ..... 40
S, Reimbursement for Providing Financial Records; Recordkeeping Requirements for Certain Financial Records ..... 41
T, Credit by Brokers and Dealers ..... 100, 503, 988–93
U, Credit by Banks for Purchasing or Carrying Margin Stocks ..... 100, 503, 988–93
X, Borrowers of Securities Credit ..... 100, 503, 988–93
Y, Bank Holding Companies and Change in Bank Control Act ..... 260, 275–308, 501
Z, Truth in Lending Act ..... 99, 205, 260, 309–14, 735, 770
CC, Availability of Funds and Collection of Checks ..... 388, 414–27
Reifschneider, David, article ..... 227
Reserve requirements of depository institutions
Amendments ..... 662, 665, 978, 987
Final rule ..... 99, 109
Proposed actions ..... 388, 822
Required balances ..... 869–72
Reserves
Foreign holdings ..... 190
Patterns and forecasts ..... 568, 860
Receivables from ..... 555
Residential assets and investments ..... 12, 177
RESPA (*See* Real Estate Settlement Procedures Act)
Retirement accounts ..... 10
Revolving credit ..... 547, 553
Riegle–Neal Interstate Banking and Branching Efficiency Act of 1994 ..... 713, 888, 892
*Risk Measurement and Systemic Risk: Proceedings of a Joint Central Bank Research Conference* ..... 207
Risk-based capital guidelines ..... 822, 978
Risk-management practices, private banking activities ..... 770
Rivlin, Vice Chair Alice M., statements
Federal Reserve and Government Performance and Results Act ..... 760–63
Payments system ..... 878–84
U.S. economy, monetary policy ..... 749–52
Rogers, John, article ..... 797
Role of expectations in the FRB/US macroeconomic model, article ..... 227–45
Rules
Financial institutions, frequency of examinations ..... 205
Home mortgage disclosure ..... 205
Rules Regarding Availability of Information ..... 986, 993–1002
Rules Regarding Delegation of Authority, amendment ..... 429, 666, 831
Ryback, William A., Associate Director for Supervision Operations, Division of Supervision and Regulation, transfer ..... 891

SAVING rate ..... 177
Savings bonds ..... 10
Savings deposit, definition ..... 99
Schumer, Charles E. ..... 884, 886
Schumer–Gonzalez bill ..... 886
Section 20 subsidiaries
Firewalls, statement ..... 381–86
Prudential limits on underwriting ..... 821
Revenue from securities and underwriting ..... 98
Securities
Dealers, rescission of regulation ..... 40
Government, transactions ..... 388, 401–7
Holdings, commercial banks ..... 469
Margin requirements ..... 503
Section 20 ..... 98
System Open Market Account ..... 572, 574
U.S. Treasury and federal agency ..... 863
Underwriting, firewalls ..... 205

Pages

Securities and Exchange Commission ..... 384, 973
Securities Exchange Act of 1934 ..... 384
Senior Loan Officer Opinion Survey on Bank Lending Practices ..... 466
Siegman, Charles J., Senior Adviser, Division of International Finance, change in title ..... 891
Slowinski, Samuel M., article ..... 543
Small, Richard A., Assistant Director, Division of Supervision and Regulation, promotion ..... 891
Smith, Ralph W. Jr., Assistant Director, Division of International Finance, retires ..... 772
SOMA (System Open Market Account) ..... 568
Sone, Grace, articles ..... 490, 726
Sovereign credit ..... 249, 376
Staff study, Truth in Savings Act, announcement ..... 953
Starr-McCluer, Martha, article ..... 1
State member banks
  Amendment to the Capital Accord ..... 890
  Consumer compliance supervision program ..... 889
  Security devices, proposed action ..... 388
  Uniform Financial Institutions Rating System ..... 98
State-chartered community banks, examinations of ..... 889
Statements to the Congress (including reports and letters)
  $50 notes (Allison, Theodore E., Assistant to the Board for Federal Reserve System Affairs) ..... 961
  Bank supervision (Chairman Greenspan) ..... 373–78
  Consumer price index (Chairman Greenspan) ..... 198–201, 371
  Debit cards (Governor Meyer) ..... 884–89
  Derivatives contracts, regulation (Governor Phillips) ..... 497–500, 957–61
  Federal Reserve and Government Performance and Results Act (Vice Chair Rivlin) ..... 760–63
  Federal Reserve supervisory process (Governor Phillips) ..... 968–74
  Financial markets and Asia currency crisis (Chairman Greenspan) ..... 975–77
  Financial Services Competition Act of 1997 (Chairman Greenspan) ..... 738–42
  Financial system, modernization (Chairman Greenspan) ..... 249–54, 578–83
  Home mortgage loans, streamlining disclosure requirements (Governor Meyer) ..... 735–37
  H.R.2637, $1 Coin Act of 1997 (Allison, Theodore E., Assistant to the Board for Federal Reserve System Affairs) ..... 961
  Monetary policy, semiannual report to the Congress (Chairman Greenspan) ..... 254–59
  Payments system (Vice Chair Rivlin) ..... 878–84
  Section 20 firewalls (Governor Phillips) ..... 381–86
  U.S. economy, monetary policy
    Greenspan, Chairman Alan ..... 195–98, 378–81, 742–49
    McDonough, William J., President, Federal Reserve Bank of New York ..... 758–60
    Meyer, Governor Laurence H. ..... 753–57
    Rivlin, Vice Chair Alice M. ..... 749–52
  U.S. fiscal position (Chairman Greenspan) ..... 963–67
  Year 2000 computer systems (Governor Kelley) ..... 763–69
Statistical tables, private mortgage insurance, new ..... 771
Stevens, Guy, V.G., article ..... 357
Stock holdings ..... 1, 10, 11
Stock prices ..... 657
Sunden, Annika E., article ..... 1
Supervision, banking industry ..... 251, 373–78, 968–74
Survey of Consumer Finances, 1995 ..... 1

Pages

Survey of finance companies, article ..... 543–56
Survey of Terms of Bank Lending to Business ..... 466
Surveys
  Consumer Finances, 1995 ..... 1
  Current Population Survey, Bureau of the Census ..... 3
  Finance companies, article ..... 543–56
  National Survey of Small Business Finances, 1993 ..... 502
  Senior Loan Officer Opinion Survey on Bank Lending Practices ..... 466
  Terms of Bank Lending to Business ..... 466
Sussan, Sidney M., Deputy Associate Director, Division of Supervision and Regulation, promotion ..... 891
System Open Market Account portfolio management ..... 38
System Strategic Planning Coordinating Group ..... 761

TEN-YEAR Treasury bond yield, equation ..... 232
Thrift Institutions Advisory Council, new members ..... 98
Tinsley, Peter, article ..... 227
Trading activities, public disclosure announcement ..... 30
Transaction accounts, family ..... 7
Treasury and Federal Reserve foreign exchange operations, articles ..... 188–91, 490–93, 726–31, 947–52
Treasury bills and notes, U.S. in System Open Market Account ..... 572
Treasury bond, ten-year yield, equation ..... 232
Trusts ..... 11
Truth in Lending Act (Reg. Z)
  Economic Growth and Regulatory Paperwork Reduction Act of 1996 ..... 205
  Home mortgage loan disclosure requirements ..... 99, 735
  Official staff commentary, update ..... 260, 309–14
  Public forum ..... 770
Truth in Savings Act, staff study announcement ..... 953
Tryon, Ralph, article ..... 797

U.S. current account deficit ..... 357
U.S. fiscal position, statement ..... 963–67
U.S. international transactions in 1996, article ..... 357–67
Uniform Financial Institutions Rating System ..... 98
Unsolicited Loan Consumer Protection Act ..... 887

VAR expectations (vector autoregression) ..... 228, 229, 231
Vehicle assets ..... 12
Videotapes, instructional tools
  *It's Your Money* ..... 208
  *Year 2000 Executive Awareness* ..... 767

WAGES, macroeconomic model ..... 239
Wassom, Molly S., Deputy Associate Director, Division of Supervision and Regulation, promotion ..... 891
Web sites
  CDC project ..... 766
  Year 2000 ..... 767
Williams, John, article ..... 227
World financial markets, statement ..... 975–77

YEAR 2000
  Computer systems, statements ..... 763–69, 890, 972
  Executive Awareness, video ..... 767
  Web site ..... 767
"Year 2000 Project Management Awareness," policy statement ..... 766
Yellen, Janet L., Member, Board of Governors, resignation ... 202